

Appln. No. 09/751,815
Amendment dated February 2, 2006
Docket No. 6988-1

CLAIM LISTING

1. (Currently Amended) A method for collecting and providing consumer medical insurance information to a medical service provider comprising:

(a) receiving from a requesting medical service provider computer a request for medical insurance information, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of different network location locations, said retrieving including a search of eligibility information ~~for~~ at least two insurance carriers stored at each of said plurality of different network locations to determine whether said consumer has medical insurance coverage and, if so, with which insurer, said retrieved consumer medical insurance information comprising at least medical insurance eligibility information relating to said consumer;

(c) verifying the identity of said ~~the identity of said~~ consumer from at least one other network location, said verifying including a search of consumer identity verification information stored at a different plurality of network locations located remotely from one another; and

(d) transferring at least one data item in said retrieved consumer medical insurance information to a corresponding field in a user interface in said requesting medical service provider computer.

2. (Original) The method of claim 1, further comprising:

authenticating said user to a service computer system capable of performing said steps of claim 1.

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3. (Original) The method of claim 1, wherein said consumer information comprises consumer demographic information.
4. (Cancelled)
5. (Previously Presented) The method of claim 1, wherein said verification step comprises searching at least one selected from the group consisting of credit information, medical information, or public record information.
6. (Previously Presented) The method of claim 1, further comprising:
presenting said retrieved consumer medical insurance information to said user for verification.
7. (Previously Presented) The method of claim 1, wherein said step (d) uses screen scraping technology.
8. (Currently Amended) A method for collecting and providing consumer demographic information and consumer medical insurance information to a provider of medical goods and/or services comprising:
 - (a) receiving from a requesting computer a request for consumer demographic information from a provider, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical goods and/or services;
 - (b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one of said plurality of different network location locations, said retrieving including a search of demographic information stored at each of said plurality of different network locations to identify requested consumer demographic

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information corresponding to said identified consumer, said consumer demographic information comprising at least one data item;

(c) presenting said retrieved consumer demographic information to said provider for verification;

(d) receiving from a requesting computer a request for consumer medical insurance information from a provider, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer;

(e) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of different network location locations, said retrieving including a search of eligibility information [[for]] relating to at least two insurance carriers and being stored at each of said plurality of different network locations to determine whether said consumer has medical insurance coverage and, if so, with which insurer, said retrieved consumer medical insurance information comprising at least medical insurance eligibility information relating to said consumer; and

(f) upon verification of said consumer medical insurance information by said provider, transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

9. (Currently Amended) A system for collecting and providing consumer information to a provider of medical goods and/or services comprising:

a buffer for receiving responses to a provider request for consumer medical insurance information from a plurality of network locations located remotely from one another, said response being transmitted to said plurality of network locations by a

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~~requesting computer and for receiving said consumer medical insurance information from at least one specified network location;~~

a consumer medical information matching system for retrieving said consumer medical insurance information, said retrieving including a search of eligibility information stored at each of said plurality of different network locations and relating to ~~[[for]]~~ at least two insurance carriers to determine medical insurance coverage~~[[,]]~~ said ~~retrieved~~; and,

a transfer agent for transferring at least one item of said consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

10. (Original) The system of claim 9, wherein said consumer information comprises consumer demographic information.

11. (Original) The system of claim 9, wherein said consumer information comprises consumer insurance information.

12. (Original) The system of claim 9, wherein said consumer information comprises credit information, medical information, or public record information.

13. (Original) The system of claim 9, said consumer information matching system further comprising a benefits matching system for retrieving and matching consumer insurance information and a demographic matching system for retrieving and matching consumer demographic information.

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14. (Currently Amended) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer medical insurance information ~~from a provider of medical goods and/or services~~, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical good and/or services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of network location locations said consumer medical insurance information comprising at least one data item, said retrieving including a search of eligibility information ~~for~~ stored at each of said plurality of different network locations and relating to [[for]] at least two insurance carriers to determine medical insurance coverage~~[[,]] said retrieved;~~ and

(c) transferring at least one data item in said retrieved consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

15. (Original) The machine readable storage of claim 14, further comprising:
authenticating said user to a service computer system capable of performing said steps of claim 14.

16. (Original) The machine readable storage of claim 14, wherein said consumer information comprises consumer demographic information.

17. (Cancelled)

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18. (Original) The machine readable storage of claim 14, wherein said consumer information comprises credit information, medical information, or public record information.

19. (Previously Presented) The machine readable storage of claim 14, further comprising:
presenting said retrieved consumer information to said provider for verification.

20. (Original) The machine readable storage of claim 14, wherein said step (c) uses screen scraping technology.

21. (Currently Amended) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer demographic information from a provider of medical goods and/or services, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical goods and/or services;

(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one of said different network location locations, said consumer information comprising at least one data item; and

(c) presenting said retrieved consumer demographic information to said provider for verification;

(d) receiving from a requesting computer a request for consumer medical insurance information from a user, said request being received at a plurality of network locations located remotely from one another, and said request identifying a consumer of medical goods and/or services;

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(e) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item, said retrieving including a search of eligibility information stored at each of said plurality of different network locations and relating to ~~[[for]]~~ at least two insurance carriers to determine medical insurance coverage, said retrieved; and

(f) upon verification of said consumer medical insurance information by said provider, transferring at least one data item in said retrieved consumer demographic information or said consumer medical insurance information to a corresponding field in a user interface in said requesting computer.

22. (Currently Amended) A computer-implemented method of determining medical insurance eligibility information for consumers comprising:

receiving a list of one or more consumers of medical goods and/or services;

~~querying at least one of~~ searching a plurality of machine-readable databases separately stored at a plurality network locations remotely located from one another specifying and comprising insurance eligibility information to determine whether one or more of the consumers is insured by ~~[[an]]~~ at least one medical insurance carrier; and

indicating which of the consumers of the list ~~have~~ are insured by at least one medical insurance carrier and indicating the at least one medical insurance carrier corresponding to each consumer indicated as being insured.

23. (Previously Presented) The method of claim 22, wherein the plurality network locations are insurance carrier computer systems.

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24. (Previously Presented) The method of claim 22, further comprising:
for the consumers having insurance, specifying which insurance carrier provides
insurance for at least one of the consumers having insurance.
25. (Previously Presented) The method of claim 22, further comprising:
determining that at least one of the consumers is insured by two or more insurance
carriers.
26. (Previously Presented) The method of claim 25, further comprising:
for the consumers insured by two or more insurance carriers, specifying which
insurance carriers provide insurance for at least one of the consumers.
27. (Previously Presented) The method of claim 25, further comprising:
determining which insurance carrier is a primary carrier.
28. (Previously Presented) The method of claim 27, further comprising:
indicating which insurance carrier is the primary carrier.
29. (Previously Presented) The method of claim 22, wherein the list of consumers
specifies supplemental consumer information, said method further comprising:
determining that at least one item of supplemental consumer information for one
or more consumers is missing from the list of consumers; and
querying at least one of a plurality network locations specifying demographic
information to locate at least one of the missing items of supplemental consumer
information.

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30. (Currently Amended) A machine readable storage having stored thereon a computer program having a plurality of code sections executable by a machine, for causing the machine to perform the steps of:

receiving a list of one or more consumers of medical goods and/or services;
~~querying at least one of~~ searching a plurality of machine-readable databases
separately stored at a plurality network locations remotely located from one another
specifying and comprising insurance eligibility information to determine whether one or more of the consumers is insured by [[an]] at least one medical insurance carrier; and
indicating which of the consumers of the list ~~have~~ are insured by at least one
medical insurance carrier and indicating the at least one medical insurance carrier
corresponding to each consumer indicated as being insured.

31. (Previously Presented) The machine readable storage of claim 30, wherein the plurality network locations are insurance carrier computer systems.

32. (Previously Presented) The machine readable storage of claim 30, further comprising:

for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.

33. (Previously Presented) The machine readable storage of claim 30, further comprising:

determining that at least one of the consumers is insured by two or more insurance carriers.

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34. (Previously Presented) The machine readable storage of claim 33, further comprising:

for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers insured by two or more insurance carriers.

35. (Previously Presented) The machine readable storage of claim 33, further comprising:

determining which insurance carrier is a primary carrier.

36. (Previously Presented) The machine readable storage of claim 35, further comprising:

indicating which insurance carrier is the primary carrier.

37. (Previously Presented) The machine readable storage of claim 30, wherein the list of consumers specifies supplemental consumer information, said method further comprising:

determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and

querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.

38. (New) The method of claim 1, further comprising:

retrieving demographic information relating to said consumer of medical services if said consumer is determined, based upon retrieved consumer medical insurance information, not to be insured by at least one medical insurer, said demographic

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information being retrieved from another plurality network locations located remotely from one another; and
determining a creditworthiness of said consumer based upon retrieved demographic information.

39. (New) The method of claim 1, further comprising electronically generating an appointment schedule and billing form for said consumer if said consumer is determined based upon retrieved consumer medical insurance information to be insured by at least one medical insurer.

40. (New) A method for collecting and providing consumer medical insurance information to a medical service provider comprising:

(a) receiving from a requesting medical service provider computer a request for medical insurance information, said request being received at a plurality of different network locations remote from one another, and said request identifying a consumer of medical services;

(b) retrieving said requested consumer medical insurance information corresponding to said identified consumer from at least one of said plurality of different network locations, said retrieving including a search of eligibility information relating to at least two insurance carriers and stored at each of said plurality of different network locations to determine whether said consumer has medical insurance coverage and, if so, with which insurer, said retrieved consumer medical insurance information comprising at least medical insurance eligibility information relating to said consumer;

(c) verifying the identity of said consumer from at least one other network location;

(d) determining a creditworthiness of said consumer if, based upon retrieved consumer medical insurance information, said consumer is determined not to be insured

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by at least one medical insurer, said determining being based upon credit information retrieved from at least one of a different plurality of network locations and including a search of credit information specific to the verified identity of said consumer, said credit information being stored at one or more of said different plurality of network locations;

(e) transferring at least one data item in said retrieved consumer medical insurance information to a corresponding field in a user interface in said requesting medical service provider computer

(f) electronically generating an appointment schedule and billing form for said consumer if said consumer is determined based upon retrieved information to be insured by at least one medical insurer and/or to be creditworthy.